



Retirement & Estate
Planning Specialists

News Release

For Release: Immediate and For Information Contact
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Serpente & Co. Inc.

American Prosperity Group, the First Retirement and Estate Planning Franchisor, Exceeds First-Year Franchise Goal

WAYNE, NJ - American Prosperity Group (APG), headquartered in Wayne, NJ, is the first and *only* retirement and estate planning organization to be franchised. Nine APG franchises are now operating in cities in the eastern United States, two more than the company's 18-month objective. More are planned.

APG is the creation of Mark E. Charnet, a Certified Annuity Specialist. For over 26 years, he has been helping people solve their individual problems of successful retirement and estate planning. APG does this by implementing those parts of a total retirement and estate planning *system* needed to meet each client's needs.

The APG system has been so successful for over a decade that Mr. Charnet has turned his precepts and product offerings into the first-ever retirement and estate planning franchise. The current franchises are operated by:

- Bill Romeo, Matthews, NC
- Dawn Sarnoski, Closter, NJ
- Shane Couturie, Bryn Mawr, PA
- Peter Murphy, Santa Fe, NM*
- Mark Timmick, Ellicott City, MD
- Mike Linker, Totowa, NJ*
- Kevin Lynch, Belle Mead, NJ
- Ari Cohen, Bergenfield, NJ*
- Holly Sikora, Sicklerville, NJ *

“Now, we are offering additional franchises,” Mr. Charnet said. “The franchisees we seek are ideally situated in metro or suburban areas with average or higher senior populations. APG is a relatively low-overhead franchise, with an investment under \$100,000. Our present franchisees are well on the way to paying off their franchise investment— and some have already done so within their first few months of operation..

“What we look for in a franchisee is entrepreneurial spirit. Financial know-how is not as important as the ability to be a good presenter, speaking to small and medium-sized groups. Empathy-- the talent for caring about peoples’ needs--is a must, as is a good sense of organization. This is an excellent opportunity for those with sales experience, but that experience need not include finance”.

For franchisees, Mr. Charnet has fine-tuned APG’s system’s, products and operating procedures developed over his years of experience. Now, others can present his proven system to good effect. “It’s all worked-out, step-by-step,” he said. “Also, every franchisee

receives complete coaching, supervision and assistance from me and my staff. The APG precepts are teachable, portable and repeatable—the keys to any successful franchise.”

As for success, Mr. Charnet is a sterling example. During and after college, he built one very successful career in insurance sales, only to lose everything due to the insurance company’s dramatic management change. Beginning again with virtually nothing, he developed the *proven* retirement & estate planning methods taught exclusively by APG. In aiding others in building and retaining income, he has built lasting success for himself.

Those interested in an APG franchise should contact APG at 1-973-831-4424. On the Web: www.APGfranchise.com

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(offices scheduled to open within 90 days)